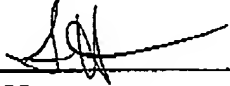


CERTIFICATION OF FACSIMILE TRANSMISSION

RECEIVED  
CENTRAL FAX CENTER  
FEB 13 2009

I hereby certify that this paper for S.N. 10/684,387 is being facsimile transmitted to the Patent and Trademark Office Fax No. (571) 273-8300 on the date shown below.

  
\_\_\_\_\_  
Sarah Hennessey  
Facsimile No. (416) 368-1645

\_\_\_\_\_  
February 13, 2009

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Henry J. Jarzmik  
For: LOAN FINANCING AND INVESTMENT METHOD

Serial No.: 10/684,387  
Filed: October 15, 2003  
Art Unit: 3692  
Our Reference: WH-12149 US

133 Richmond Street West  
Toronto, Ontario M5H 2L7

Commissioner of Patents and Trademarks  
Washington, D.C. 20231

February 13, 2009

Attention: Examiner Harish T. Dass

Dear Sir:

**RESPONSE**

This is in response to the Official Action dated October 15, 2008 in the above-identified application. Kindly amend the application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.